

# SME TERMS AND CONDITIONS

I.	CURRENT ACCOUNT	ALL	FCY
1.1	Opening	0	0
1.2	Closing	1,500	15
1.3	Cash deposits and withdrawals		
a	Cash deposit from Clients/non Bank Clients *	0.1% (min 150; max 300)	0.1% (min1.5; max 3)
b	Cash deposit in the company's account over FCY 50,000	0	0.03% (max 200)
c	Cash deposit in coins (per cartridge)	100 ALL/cartridge	n/a
d	Cash Withdraws with notification (for amounts over 1,500,000 ALL / 15,000 EUR)	0.025% (min 1,000 - max 5,000)	0.025% (min 10 - max 50)
e	Cash withdrawals without notification (for amounts over 1,500,000 ALL / 15,000 EUR)	0.15% (max 30,000)	0.15% (max 300)
Note	<p>Each cartridge contains 100 coins;            The commission for withdrawals without notice is applied on the entire amount withdrawn            It is not allowed to divide the amount into several tranches within the same working day            No commission will be applied for cash withdrawals of disbursed loan funds at any time            If the total amount of cash withdrawals/depositing in different transactions and/or different branches is above the threshold, the bank reserves the right to apply the published commission</p>		
1.4	Limits for ATM deposit transactions *		
a	Daily Limit	5'000 Euro ( Equivalent ALL)	
b	Weekly Limit	10'000 Euro ( Equivalent ALL)	
c	Monthly Limit	20'000 Euro ( Equivalent ALL)	
Note*	Valid for cards: Debit Mastercard, Mastercard Gold, Visa Gold, Visa Credit ALL & Euro.		
1.5	Monthly maintenance fee	400	4
1.6	Minimum balance in the account	7,000	70
1.7	Account statement	300	3
1.8	Automatic payment order per transaction	150	1.5
1.9	Banknote exchange for OTP Clients	0.5% (min 500)	0.5% (min 5)
Note	<p>*For the payment of Insurance Policy and Social Insurance of farmer will be applied 50 ALL            Cash deposit for loan installments, no commission will be applied.            Cash deposits in corporate accounts from employees of these companies, no commission will</p>		

II.	SAVINGS AND TERM DEPOSIT	ALL	FCY
2.1	Minimum for opening		
a	Term Deposit	50,000	500
b	Elastic Deposits	30,000	300
c	Elastic Deposits closure	1,500	15
2.2	Maintenance fee (yearly commission)		
a	Term Deposit	0	0
b	Elastic Deposits	200	2
2.3	Commission for statement of deposit	0	0
Note	If the client will close the Term Deposit before the maturity date, the interest rate of the		

III	PAPER PAYMENTS	ALL	FCY
3.1	OUTGOING TRANSFER		
a	National Transfers		
a-1	Within OTP	20	0.2
a-2	In the other banks	500 ALL (for payments up to 1,499,999) 1,500 ALL (for payments over 1,500,000)	EUR 0.2% (min 6 max 50) OTHER FCY (USD, GBP, CAD, CHF) 0.25 % (min 15 - max 200) (+2 VD)
a-3	Payments within the Value Date	2500	EUR 30 Other FCY (USD, GBP, CAD, CHF) 0.03% (min 50 - max 200)
a-4	SWIFT commission	N/A	EUR 0 Other FCY (USD, GBP, CAD, CHF) 10
b	International		
b-1	Transfer Commission	N/A	0.25 % (min 15 - max 200)
c	Common Commissions		
c-1	Payments within the Value Date	2,500	0.03% (min 50 - max 200)

c-2	Comm. for IBAN missing (when mandatory)	N/A	10
c-3	SWIFT commission	N/A	10
c-4	Annulations/ Modification	3,000	30
c-5	Investigation	5,000	50
c-6	Transit Transfer	N/A	0.1% (min 10 - max 50)
<b>Note</b>	When the commissions are "OUR", we have to add the correspondent bank expenses. For the payments in GBP and in CHF the commission "OUR" will be the equivalent of 25 GBP / CHF according to the currency of the transfer. We have not included the commission of the other banks that have to be paid by the client		
<b>3.2</b>	<b>Incoming Transfer</b>		
<b>a</b>	<b>National Transfer</b>		
a-1	OTP Clients	0	EUR 0 OTHER FCY (USD, GBP, CAD, CHF) 0.15% (min 7 - max 70)
a-2	Transfer Return commission	2,000	15
a-3	Investigation commission for incoming transfers with discrepancy	500	5
<b>b</b>	<b>International Transfer</b>		
b-1	OTP Clients	N/A	0.15% (min 7 - max 70)
b-2	Transfer Return commission	N/A	20
b-3	Investigation commission for incoming transfers with discrepancy	1,000	10

<b>IV.</b>	<b>PAYMENTS THROUGH ONLINE BANKING</b>	<b>ALL*</b>	<b>FCY**</b>
<b>a</b>	<b>National within OTP</b>	<b>0</b>	<b>0</b>
<b>b</b>	<b>National in other banks</b>		
b-1	Transfers 0- 20,000 ALL	0	EUR 0.1% (min 3 max 25) OTHER FCY(USD, EUR 30
b-2	Transfers up to 20,001- 1'499'999 ALL	250	
b-3	Transfers over 1'500'000 ALL	1,500	
b-4	Payments within the Value Date	N/A	Other FCY (USD, GBP, CAD, CHF) 0.03% (min 50 - max 200)

b-5	SWIFT commission	N/A	EUR 0 Other FCY (USD, GBP, CAD, CHF) 7
c	International	N/A	0.15 % (min 10 - max 130)
c-1	SWIFT commission	N/A	7

V	PAYMENTS THROUGH E - MTO	ALL	FCY
a	National within OTP	0	0
b	National in other banks		
b-1	Transfers 0 - 1'499'999 ALL	500	0.25 % (min 15 - max 200)
b-2	Transfers 20,001 - 1,499,999	500	0.25 % (min 15 - max 200)
b-3	Transfers over 1'500'000 ALL	1500	0.25 % (min 15 - max 200)
c	International	N/A	0.25 % (min 15 - max 200)

VI	Credit Facility Line Commissions	ALL	FCY
a	Administration Fee		
a-1	- Secured with Time Deposits / Treasury Bills *		0.10%
a-2	- Secured with Bank Guarantee **		0.20%
a-3	- Secured with Other Collateral		1.00%
b	Risk Fee		
b-1	- Secured with Time Deposits / Treasury Bills *		0.3% p.q
b-2	- Secured with Bank Guarantee **		0.3% p.q
b-3	- Secured with Other Collateral		0.7% p.q
b-4	- Secured with cash in current account		0.2%( min All 7,000 or Eur 70)
c	Commitment Fee		
c-1	- Secured with Time Deposits / Treasury Bills *		0.00%
c-2	- Secured with Bank Guarantee **		0.00%
c-3	- Secured with Other Collateral		1.00% p.a
Note	If the cash is in the current account, then no administration commission is applied.		

VII	AUTOMATIC MAIL SERVICE	ALL	FCY
7.1	Daily account statement (monthly applicable)	300	3
7.2	Monthly account statement (monthly applicable)	300	3
7.3	SWIFT message delivery (yearly fee)	N/A	10 EUR

VIII	FEES & COMMISSIONS LOANS	ALL	FCY
<b>8.1</b>	<b>Administration Fees</b>		
a	Overdrafts (Cash Collateral)	0.50%	0.50%
b	Overdrafts (Mortgage)	1.50%	1.25%
c	Ovedrafts (Other)	1.50%	1.25%
d	Fixed assets (Cash Collateral)	0.50%	0.50%
e	Fixed Assets (Mortgage)	1.25%	1.25%
f	Fixed Assets (Other)	1.25%	1.25%
g	Transport and Equipment Leasing	1.50%	1.50%
<b>8.2</b>	<b>Penalties for overdue Loans</b>	IR + 20%	
<b>8.3</b>	<b>Early payment of loan fee</b>	3.00%	
<b>8.4</b>	<b>Commission in case of change of collateral</b>	10,000	100
<b>8.5</b>	<b>Renewal of Credit Line - Administration fee</b>	0.50%	

IX.	CARDS COMMISSIONS	ALL	FCY
<b>9.1</b>	<b>Business MasterCard</b>		
a	Initial member fee for the first card	1,000	-
b	Monthly fee for the first card	300	-
c	Initial member fee per additional card over the first one	500	-
d	Monthly fee per additional card over the first one	150	-
e	New Card and PIN with client request	700	-
f	Card annulations	0	-
g	Balance inquiry for OTP ATM		
<b>9.2</b>	<b>Common Commissions other then above</b>		
a	National Cash advance (outside OTP)	2.00%	-
b	International Cash Advance	3.00%	-
c	Cash withdraw OTP ATM-s	0	-
d	National Cash withdraw Other ATM-s	3.00%	-
e	International Cash withdraw ATM	3.00%	-
f	Balance inquiry through OTP ATM	N/A	-
g	National POS purchase	0	-
h	International POS purchase	2.50%	-
i	Internet purchase	2.50%	
j	PIN change in OTP ATM-s	0	
k	PIN change in other bank's ATM-s	0	
l	Balance inquiry in OTP ATM-s	0	

m	Balance inquiry in other bank's ATM-s	0	-
<b>9.3</b>	<b>Card Limits</b>		
a	ATM Daily (Domestic + International)	250,000	
b	POS Daily (Domestic + International) + E Commerce	650,000	
c	Contactless Limit	4 500 ALL	

X	PACKAGES	ALL	FCY
10.1	EVOLUTION SMS / NET	710 ALL / Month	-
Note	The package doesn't include the additional card. The additional card will be charged according to the price list. The client will pay 50% of the initial fee of the first card if it is inside the packages		

XI	DIFFERENTS COMMISSIONS	ALL	FCY
11.1	Bank confirmation for non loan	1,000	10
11.2	Recommendation letter	1,500	15
11.3	Notification for lost/stolen cheque	500	5
11.4	Confirmation Current account (for audit issues)	2,000	20

XII	CHEQUES	ALL	FCY
12.1	<b>OTP Cheques</b>		
a	Issuing Bank Cheques	0.2% (min 2,000 - max 10,000)	0.2% (min 20 - max 100)
b	Issuing personal Cheques	1,000	10
12.2	<b>Payments of Bank Cheque</b>		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	Paid in Cash	0.1% (min 300 - max 1,500)	0.1% (min 3 - max 15)
b	Presented in other banks	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)
12.3	<b>Payments of Personal Cheque</b>		
a	Presented in OTP		
a.1	Paid in the account	0	0
a.2	Paid in Cash	0.1% (min 300 - max 1,500)	0.1% (min 3 - max 15)
b	Presented in other banks	0.15% (min 500 - max 5,000)	0.15% (min 5 - max 50)

<b>Note</b>	The commission amount is deducted from the cheque amount		
<b>12.4</b>	<b>Cheques of local banks</b>		
a	Payment of bank Cheques *	0.15 % (min 1,000 - max 10,000)	0.15% (min 5 - max 50)
b	Payment of Personal Cheques **	0.2 % (min 1,000 - max 10,000)	0.2% (min 50 - max 200)
<b>Note</b>	The value date for the bank cheques is +2 (*) and for personal cheques +4 (**) For cheques in foreign currency the value date is determined by issuing bank		
<b>12.5</b>	<b>Traveller's cheques</b>		
a	Traveller's cheques payment at sight	N/A	1 % (min 5*)
b	Traveller's cheques payment for collection	N/A	0.5 % (min 20 - max 100)
<b>Note</b>	* The commission is per cheque		
<b>12.6</b>	<b>Others</b>		
a	Foreign Cheques for collections *	N/A	0.2% (min 20 - max 150)
b	Return of unpaid cheque	N/A	50
<b>Note</b>	* We have not included the commissions for the correspondent banks and courier post		
<b>XIII.</b>	<b>BROKERAGE &amp; CUSTODY SERVICE FOR SME</b>	<b>ALL</b>	<b>FCY</b>
<b>13.1</b>	<b>Brokerage Service / Fees for Brokerage Service</b>		
a	Account opening	0	0
b	Account closing	0	0
c	Blocking/unblocking of CASH in account	0	0
<b>13.2</b>	<b>Participation in Government securities auctions Albania</b>		
a	Intermediation - for winning bid	1500	15
b	Intermediation - for non-winning bid	1500	15
c	Order canceling	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
<b>13.3</b>	<b>Execution order in markets</b>		
a	Government Securities in Albania	0.1% of nom value min 1500	0.1% of nom value min 15
b	Fixed Income in international markets	n/a	0.25% of nom value min 25
c	Shares and ETFs in international markets (exl.US)	n/a	0.25% of Amount min 25
<b>13.4</b>	<b>Shares and ETFs in US Market</b>		

a	price per share <20 USD	n/a	0.05 per share min 25
b	price per share >20 USD	n/a	0.25% of Amount min 25
c	Order Canceling (transmitted order)	0	0
d	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
Note	Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
<b>13.5</b>	<b>Custodian Service</b>		
a	Account Opening	0	0
b	Account closure	0	0
c	Custody fee for securities in Albania (Charged semianually)	0.1% of nom value (min 1,000 - max 7,000)	0.1% of nom value min 10, max.70
d	Custody fee for securities in International safekeeping places (Charged semianually)	n/a	Fixed Income: 0.2% of Nominal Value Shared & ETFs: 0.2% of Price Value
Note	The custody fee is calculated by considering days of the relevant period when the securities are credited on the securities account. The bank will regularly update the database of market prices of shares and ETFs which is the basis for the custody fee calculation		
<b>13.6</b>	<b>Transaction</b>		
a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	15 EUR
c	Cancelation of transaction	500	15 EUR
d	Coupon / dividend payments	0	0
e	Nominal Value Redemption	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
<b>XIV</b>	<b>BROKERAGE &amp; CUSTODY SERVICE FOR FINANCIAL INSTITUTIONS/BANKS/ PARTNERS</b>	<b>ALL</b>	<b>FCY</b>
<b>14.1</b>	<b>Brokerage Service / Fees for Brokerage Service</b>		
a	Account opening	0	0
b	Account closing	0	0
c	Blocking/unblocking of CASH in account	0	0
<b>14.2</b>	<b>Participation in Government securities auctions Albania</b>		



a	Intermediation - for winning bid	2000	20
b	Intermediation - for non-winning bid	2000	20
c	Order canceling	0 cut off time is 15:00 in D-1 of Auction Date	0 cut off time is 15:00 in D-1 of Auction Date
<b>14.3</b>	<b>Execution order in markets</b>		
a	Government Securities in Albania	0.05% of nom value min 2000	0.05% of nom value min 20
b	Fixed Income in international markets	n/a	0.15% of nom value min 75
c	Shares and ETFs in international markets (exl.US)	n/a	0.15% of Amount min 75
<b>14.4</b>	<b>Shares and ETFs in US Market</b>		
a	price per share <20 USD	n/a	0.03 per share min 75
b	price per share >20 USD	n/a	0.15% of Amount min 75
c	Order Canceling (transmitted order)	0	0
d	Order Canceling (non transmitted order)	0	0
Note	Brokerage List of Markets (trading venues): Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		
Note	Brokerage of Currencies of securities executable by the Bank: ALL, EUR, USD, GBP, CHF		
<b>14.5</b>	<b>Custodian Service</b>		
a	Account Opening	0	0
b	Account closure	0	0
c	Custody fee for securities in Albania (Charged semianually)	0.1% of nom value (min 1,000 - max 10,000)	0.1% of nom value min 10, max.100
d	Custody fee for securities in International safekeeping places (Charged semianually)	n/a	Fixed Income: 0.15% of Nominal Value Shared & ETFs: 0.15% of Price Value
Note	The custody fee is calculated by considering days of the relevant period when the securities are credited on the securities account.		
<b>14.6</b>	<b>Transaction</b>		

a	Transaction fee in Albania (excl. Auctions intermediations)	500	5
b	Transaction fee in International safekeeping places	n/a	25 EUR
c	Cancelation of transaction	0	15 EUR
d	Coupon / dividend payments	0	0
e	Nominal Value Redemption	0	0
Note	List o available Safekeeping offered: Albania, Austria, France, Germany, Hungary, Finland, Netherland, Portugal, Spain, Switzerland, UK, USA		

XV	ONLINE BANKING	ALL	FCY
15.1	Initial fee	1000	10
15.2	Initial fee	700	7
15.3	Commission for MOTP (Mobile One Time Password)	0	0
15.4	Smart Card	9000	90
15.6	New Smart Card in case of lost/stolen	7000	70

XVI	OTP / SMS	ALL	FCY
16.1	Initial fee	0	0
16.2	Monthly fee	300	3
16.3	Per message sent	10	0.07
Note	The Client will be debited with the respective commission for the SMS received on 15th of the coming month. The account will be debited for all the SMS that the bank will send for the SMS Banking service.		

XVII	LETTER OF CREDIT	ALL	FCY
17.1	Import		
a	Preadvice		0
b	Issuing Letter of Credit		0.20% (min 200 EUR)
c	Payment at sight		0.20% (min 50 EUR)
d	Deferred payment		0.15% (min 50 EUR)

e	Amendment		50 EUR
f	Examination of Docs		0.10% (min 100 EUR)
g	Cancelation		50 EUR
h	SWIFT fee		10 EUR
i	Discrepancies of documents		50 EUR
<b>17.2</b>	<b>Export</b>		
a	Advising Letter of Credit		0.20% (min 200 EUR)
b	Confirmation Comm		Subject to arrangement
c	Examination of documents and payment		0.10% (min 100 EUR)
d	Amendment		50 EUR
e	Handling Docs		50 EUR
f	Cancelation		50 EUR
g	SWIFT-I Commission		10 EUR
h	Advising the Letter of Credit to another bank		0.1% (min 100 EUR)
<b>Note</b>	Postal services are not included in the commissions. Swift Commission is applicable in release, amendment and payment.		

<b>XVIII</b>	<b>BANK GUARANTEE</b>	<b>ALL</b>	<b>FCY</b>
<b>18.1</b>	<b>Under full cash coverage in ALL*</b>		
a-1	Standard text	3,000	30 EUR
a-2	Non-Standard text	6,000	60 EUR
a-3	Amendment	2,000	70 EUR
a-4	Payment for claims	0.40% (min 2 000 -	0.25% (min 50 - max 500
a-5	SWIFT	n/a	10 EUR
<b>18.2</b>	<b>Under guarantee Line</b>		
b-1	Standard text		30 EUR
b-2	Non-Standard text		60 EUR
b-3	Amendment		70 EUR
b-4	Payment for claims		0.25% (min 50 - max 500 EUR)
b-5	SWIFT		10 EUR
<b>18.3</b>	<b>Guarantee from other bank</b>		

c-1	Advising without committemen	150 EUR	
c-2	Amendment	10 EUR	
c-3	Payment for claimst	0.25% (min 50 - max 500 EUR)	
c-4	SWIFT	n/a	10 EUR
<b>18.4</b>	<b>Under counter guarantee from other bank</b>		
d-1	Issuing Fee		0.10% p.q (min 150 EUR)
d-2	Commitment Fee		0.40% p.q (m 100 EUR)
d-3	Amendment		50 EUR
d-4	Payment for claims		0.25% (min 50 - max 500)
d-5	SWIFT		10 EUR
<b>Note</b>	<p>1. Bank Guarantee Commissions are applied to all bank guarantees, including counter guarantees issued by Bank OTP Albania as well as Stand By Letter of Credit.</p> <p>2. The risk commission and the guarantee line are collected at the beginning of each quarter.</p> <p>3. Postal and correspondent bank expenses are not included in the commissions.</p> <p>4. The Swift commission is applied to every release, amendment and payment</p>		

XIX	DOCUMENTARY COLLECTION	ALL	FCY
<b>19.1</b>	<b>Export Document</b>		
a	Document Delivery		0.15% (min 50 EUR - max 200 EUR)
b	Payment Commission		0.30% (min 50 EUR)
c	SWIFT		10 EUR
<b>19.2</b>	<b>Import Documents</b>		
a	Notification		0.30% (min 50 EUR - max 500 EUR)
b	Payment at sight		0.25% (min 50 EUR - max 500 EUR)
c	Payment against acceptance		0.20% (min 50 EUR - max 500 EUR)
d	Cancelation		50 EUR
e	Delivery of document from Trade Finance (free of payment)		150 EUR
f	SWIFT		10 EUR

Note	1. Postal and correspondent bank expenses are not included. 2. The Swift commission is applied to notification and payment.
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**\*\*These Terms and Conditions will become effective on July 26th 2022**

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